

Information to identify the case:

Debtor 1	<u>Alana Palsson</u>	Social Security number or ITIN	xxx-xx-9033
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Northern District of Texas			
Case number: 22-42656-mxm7			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alana Palsson

6/22/23

By the court: Mark X. Mullin
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Alana Palsson
Debtor

Case No. 22-42656-mxm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0539-4
Date Rcvd: Jun 22, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2023:

Recip ID	Recipient Name and Address
db	+ Alana Palsson, 3001 Crockett St Apt 1340, Fort Worth, TX 76107-3268
19846170	+ BG 18 Crockett Street Property Owners LL, DBA/ Revl Crockett Row, 6300 La Calma Drive Ste 150, Austin, TX 78752-3835
19846174	+ Elan Crockett Row, 3001 Crockett Steet, Fort Worth, TX 76107-3264
19846176	+ Robert A. Higgins & Associates P.C., 8200 Camp Bowie West, Fort Worth, TX 76116-6321
19846179	+ Tarrant County Justice of the Peace 5, 350 West Belknap, Suite 112-c, Fort Worth, TX 76196-0001

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QMDGARNER.COM	Jun 23 2023 01:36:00	Marilyn Garner, Law Offices of Marilyn D. Garner, 2001 E. Lamar Blvd., Suite 200, Arlington, TX 76006-7347
cr	+ EDI: RMSC.COM	Jun 23 2023 01:36:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
19846169	+ Email/Text: bknotifications@alturacu.com	Jun 22 2023 21:40:00	Altura Credit Union, Attn: Bankruptcy, 2847 Campus Parkway, Riverside, CA 92507-0906
19846171	+ Email/Text: ocrimport@arm.bulldcityfinancial.com	Jun 22 2023 21:40:00	Bull City Financial Solutions, Attn: Bankruptcy, 2609 North Duke St, Ste 500, Durham, NC 27704-0015
19847982	+ Email/Text: bankruptcyreports@wakeassoc.com	Jun 22 2023 21:40:00	CAREPOINT EMER MED PLLC, C/O WAKEFIELD & ASSOCIATES LLC, PO BOX 58, FORT MORGAN, CO 80701-0058
19846173	^ MEBN	Jun 22 2023 21:37:15	Eastern Account System, Inc., Attn: Bankruptcy, 111 Park Ridge Rd, Brookfield, CT 06804-3981
19846175	EDI: IRS.COM	Jun 23 2023 01:36:00	Internal Revenue Service, Centalized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
19846172	EDI: JPMORGANCHASE	Jun 23 2023 01:36:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
19861688	+ Email/Text: RASEBN@raslg.com	Jun 22 2023 21:39:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
19846593	+ EDI: RECOVERYCORP.COM	Jun 23 2023 01:36:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
19851868	EDI: Q3G.COM	Jun 23 2023 01:36:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
19846177	+ Email/Text: clientservices@sourcerm.com	Jun 22 2023 21:40:00	Source Receivables Mgmt, Llc, Attn: Bankruptcy

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19846178	+ EDI: RMSC.COM		Dept, PO Box 4068, Greensboro, NC 27404-4068
		Jun 23 2023 01:36:00	Syncb/ccdstr, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
19846182	Email/Text: pacer@cpa.state.tx.us		
		Jun 22 2023 21:40:00	Texas Comptroller of Public Accounts, Revenue Accountng Division -, Bankruptcy Section, P.O. Box 13528, Austin, TX 78711
19846180	+ Email/Text: bankruptcyclerk@tabc.texas.gov		
		Jun 22 2023 21:40:00	Texas Alcoholic Beverage Commision, Licenses and Permits Division, P.O. Box 13127, Austin, TX 78711-3127
19846181	Email/Text: bcd@oag.texas.gov		
		Jun 22 2023 21:39:00	Texas Attorney Generals Office, Bankruptcy-Collections Division, P.O. Box 12548, Austin, Texas 78711-2548
19846183	+ Email/Text: collections.pacer@twc.texas.gov		
		Jun 22 2023 21:40:00	Texas Workforce Commision, TEC Building - Bankruptcy, 101 East 15th Street, Austin, Texas 78778-0001
19846184	+ Email/Text: ustpregion06.da.ecf@usdoj.gov		
		Jun 22 2023 21:40:00	United States Trustee, Office of the United States Trustee, 1100 Commerce Street, Room 976, Dallas, TX 75242-0996
19883110	EDI: AIS.COM		
		Jun 23 2023 01:36:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
19846185	+ EDI: VERIZONCOMB.COM		
		Jun 23 2023 01:36:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2023 at the address(es) listed below:

Name	Email Address
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Marilyn Garner	
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	mgarner@ecf.axosfs.com;ajennings@marilyndgarner.com;courtdoc@marilyndgarner.net
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Robert A. Higgins	
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	on behalf of Debtor Alana Palsson Attorney@higginsandassociates.com kristen.brandenburg@higginslaw.com;chris.knapp@higginslaw.com
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United States Trustee	
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	ustpregion06.da.ecf@usdoj.gov
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